Sept 24th, 1914.

Northesstern Mutual Life Insurance Co., Mil-mukee, Wis.

Gentlemen:-

Your favor of the 21st enclosing blank form 811, and note returned is at hand and contents noted.

As stated in my letter to you of July 10th, 1912, the parties I had made beneficiaries knew nothing of the matter, nor did I wish them to so long as I lived, and I had no idea that I could not change the beneficiary without the parmission of parties who mhad no interest in the policy, especially as I ret ined such privilege in making such beneficiaries May 30th, 1911.

I do not think I could now get one of the beneficiaries names and would prefer not to get either. I have signed and sween to the change of Beneficiary blank enclosed which I should think would be all that the courts would require. If not please indicate whatlegal method I must take to get possession of my rights under the policy again.

If you can accost the enclosed form and make the change as therein

a uthorized please do so and arrange for the addit ional loss of \$600. I needed this money very much and always had expected that this paid up policy would enable me to get a resonable amount on the same quickly in case of emergency. I have been seriously disappointed.

Very truly yours